

**COMMONWEALTH OF KENTUCKY
ENVIRONMENTAL AND PUBLIC PROTECTION CABINET
OFFICE OF FINANCIAL INSTITUTIONS
AGENCY CASE NO 2005-AH-002**

OFFICE OF FINANCIAL INSTITUTIONS

COMPLAINANT

VS.

ORDER OF DEFAULT REVOKING LICENSE

GREENFIELD MORTGAGE, INC.

RESPONDENT

Findings of Fact

1. On April 8, 2005, an Administrative Complaint was issued to the Respondent, Greenfield Mortgage Inc., seeking to revoke its mortgage broker license for failure to maintain a surety bond as required by law.
2. The administrative complaint was sent by certified mail, return receipt requested to the Respondent's licensed location at 21 Headquarters Plaza, Morristown, NJ 07960, as shown in the records of the Office of Financial Institutions, and to CT Corporation System, Registered Agent for the Respondent, Kentucky Home Life Building, Louisville, KY 40202.
3. The certified letter sent to the Respondent was returned to the Complainant marked "Moved, Left No Address" and is attached hereto.
4. The receipt showing delivery of the Administrative Complaint to the Registered Agent for the Respondent was returned to the Complainant on April 12, 2005, stamped with the name of the individual who accepted delivery for the agent's office and is attached hereto.
5. The Administrative Complaint notified the Respondent of its right to request a

hearing within twenty (20) days of service of the complaint.

6. To date the Respondent has failed to request a hearing or to respond to the Administrative Complaint, and the twenty-day period has passed.

7. Accordingly, the Commissioner hereby adopts the facts/allegations contained in the Administrative Complaint as true and correct, and such facts are incorporated herein by reference.

Conclusions of Law

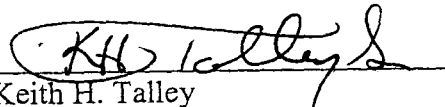
1. The Office of Financial Institutions has jurisdiction over this action pursuant to KRS 294.090.

2. Based upon the foregoing findings of fact, the respondent has violated KRS 294.060(1), by failing to maintain a surety bond.

Final Order


Based upon the foregoing findings of fact and conclusions of law, it is HEREBY ORDERED that the mortgage loan company license of Greenfield Mortgage, Inc., is REVOKED. This is a FINAL AND APPEALABLE ORDER.

SO ORDERED this 23rd day of May, 2005.


Keith H. Talley
Acting Executive Director
Office of Financial Institutions
1025 Capital Center Drive, Suite 200
Frankfort, Kentucky 40601

Certificate of Service

I hereby certify that this Order was served by mailing a true and correct copy of same by certified mail, return receipt requested, to CT Corporation System, Registered Agent for Greenfield Mortgage, Inc., Kentucky Home Life Building, Louisville, KY 40202 on this the 24th day of May, 2005.



Maria A. "Sally" Mooney
Counsel for Complainant